1	2	3	4
	PRIVATE SECTOR BANKS:		
28.	ICICI Bank Ltd.	250	31.42
29.	Bank of Rajasthan Ltd.	210	115.07
30.	Bharat Overseas Bank Ltd.	124	82.67
31.	Catholic Syrian Bank Ltd.	966	433.70
32.	Dhanalakshmi Bank Ltd.	660	359.42
33.	Federal Bank Ltd.	1315	720.42
34.	J & K Bank Ltd.	841	888.84
35.	Karnataka Bank Ltd.	332	209.40
36.	Karur Vysya Bank Ltd.	666	289.00
37.	Lakshmi Vilas Bank Ltd.	450	140.23
38.	Ratnakar Bank Ltd.	141	91.65
39.	Sangil Bank Ltd.	56	29.35
40.	South Indian Bank Ltd.	1339	562.02
41.	Tamilnadu Mercantile Bank Ltd.	542	302.75
42.	United West Bank Ltd.	286	179.96
43.	ING Yysya Bank Ltd.	825	483.93
44.	Nainital Bank Ltd.	368	248.24
45.	City Union Bank Ltd.	426	195.07
46.	Lord Krishna Bank Ltd.	99	54.76
	TOTAL OF PRIVATE SECTOR BANKS	9896	5417.90
	TOTAL OF ALL BANKS	190631	115506.26

Provision of insurance services to lower income group

†165. SHRIMATI SAVITA SHARDA: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that the outreach of insurnace schemes and products of the domestic and the foreign insurance companies are limited mainly to the urban areas and that too confined to higher and middle classes;

(b) whether Government have formulated any scheme for bringing these insurance schemes and products within the reach of the people of rural areas and lower income groups; and

(c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTER OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Insurance products and schemes, which are introduced into the market by the life insurers and general

†Original notice of the question was received in Hindi.

insurers, are normally designed to meet the insurance needs of general public. The distribution of these products, at times, shows an urban bias due to better availability of marketing channels in urban areas.

(b) and (c) The IRDA (Obligation of Insurers to Rural or Social Sectors) Regulations, 2002, prescribe a percentage and number of policies to be sold in rural areas and to social sector which includes unorganized sectors, informal sector, economically vulnerable or backward classes etc. All insurers are required to fulfill rural and social sector obligations on annual basis.

Tax on buying second car

166. SHRI TARIQ ANWAR: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that there is a proposal to impose tax for buying more than one car;

(b) if so, the reasons therefor; and

(c) whether this is likely to have adverse impact on automobile industries?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE: (SHRI S.S. PALANIMANICKAM): (a) No, Sir.

(b) and (c) Does not arise in view of (a) above.

Declaration of defaulters of banks

†167. SHRI SURENDRA LATH: Will the Minister of FINANCE be pleased to state:

(a) the total amount involved in the Non-Performing Assets till 31st March 2005 in the country;

(b) whether he would consider to declare the persons who have not repaid the loans taken from Public Sector Banks and other financial institutions or defaulted willfully, as economic offenders publish their list and set up special courts for the speedy disposal of such cases; and

†Original notice of the question was received in Hindi.